



**Intesco
Research
Group**

BANK CARDS AND RUSSIAN MARKET OF BANK CARDS



CONTENTS

LIST OF CONTENTS	3
RESEARCH METHODOLOGY.....	5
EXTRACTS FROM RESEARCH.....	6
LIST OF SCHEDULES, DIAGRAMS, TABLES AND SCHEMES	8
ABOUT INTESCO RESEARCH GROUP	10

LIST OF CONTENTS

RESEARCH METHODOLOGY

LIST OF SCHEDULES, DIAGRAMS, TABLES AND SCHEMES

1. GENERAL ECONOMIC SITUATION IN RUSSIA

1.1. Population of Russia

Population number

Largest cities

Social standard of living

Economic activity

1.2. Economic situation

Dynamics of economic development

State budget stability

1.3. Position of Russia in the world

Share of RF in the world population

2. SUBJECT OF RESEARCH

2.1. History of bank cards

2.2. Types and classifications of cards

3. ISSUANCE OF BANK CARDS

3.1. Dynamics by years

3.2. Types of bank cards

Structure of card issuance by types

Structure by payment systems

4. OPERATIONS WITH BANK CARDS

4.1. Dynamics of number of operations by years

4.2. Dynamics of operations by regions

4.3. Regional structure of operations

5. STRUCTURE OF BANK OPERATIONS BY CARDS

5.1. By types of operations

5.2. By types of payment systems

Total turnover of operations

Payments in the internet shops

5.3. Foreign transactions

Structure of foreign spending by types

6. LARGEST COMPANIES ON THE MARKET

6.1. Largest banks by total volume of cards in the circulation

6.2. Largest plastic card issuing banks

6.3. Largest banks by amount of ATMs

7. TRENDS ON THE MARKET OF BANK CARDS

7.1 Card functionality

7.2 Expansion of ATM chain

7.3. Development of bank cards of premium and exclusive segments

8. FORECAST OF BANK CARD MARKET DEVELOPMENT FOR 2012-2014

ABOUT INTESCO RESEARCH GROUP

RESEARCH METHODOLOGY

Subject of research:

BANK CARD MARKET

Purpose of research:

ASSESSMENT OF SITUATION ON THE MARKET AND FORECAST OF ITS
DEVELOPMENT FOR 2012-2015

Regions of research:

RUSSIA

REGIONS OF RF

Main blocks of research:

EMISSION OF BANK CARDS

OPERATIONS WITH BANK CARDS

STRUCTURE OF BANK OPERATIONS WITH CARDS

LARGEST COMPANIES ON THE MARKET

TRENDS ON THE MARKET OF BANK CARDS

FORECAST OF BANK CARD MARKET DEVELOPMENT FOR 2012-2014

Information sources used:

Federal State Statistics Service

Ministry of economic development of RF

Federal Customs Service

Federal Tax Service

Field expert evaluations

Retail sales reports

Materials of the field's main players

Field print and electronic publications

The research contains 21 schedules, 9 diagrams, 10 tables.

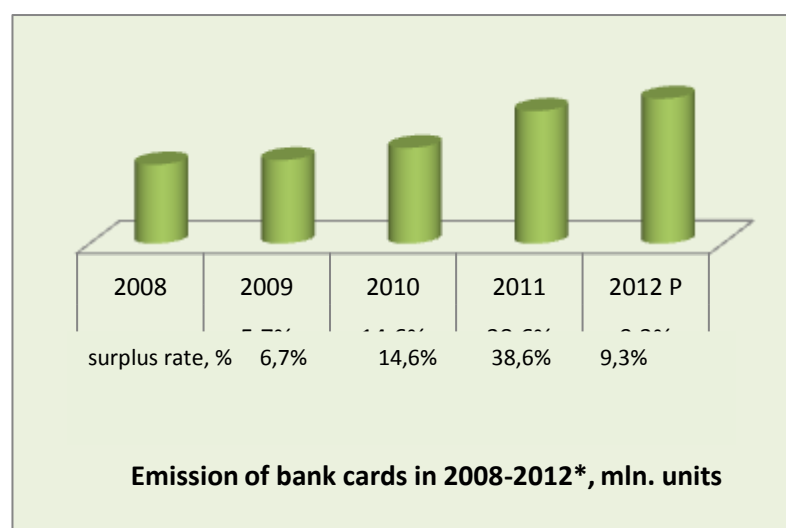
EXTRACTS FROM RESEARCH

CHAPTER 3

EMISSION OF BANK CARDS

As per 1 January 2012, more than *** mln. plastic bank cards were issued for the previous year in Russia. That index is predicted to be at the level of *** mln. units in the current year that is by ***%

2011.
increase in
card
observed
the period
the growth
*** towards
year was
last year.



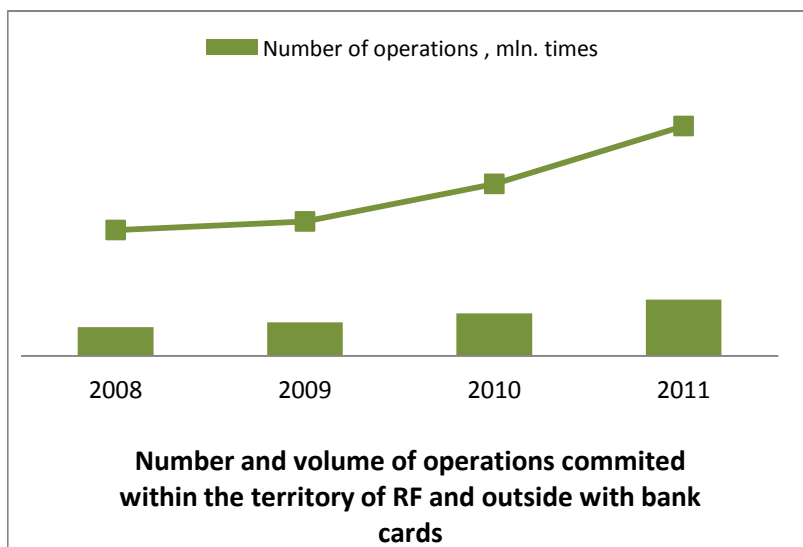
more than in
Dynamic
surplus of
issuance was
throughout
of 2009-2011,
in more than
the previous
fixed for the

VISA can be an example for reviewing the distribution structure of cardholders. According to Visa International, there are about ***% of clients of Russian banks holding Visa Gold, Visa Platinum - **%, and ***% of clients have Visa Infinite being on the top position in the card hierarchy of this payment system. That information is confirmed by the estimations of other participants of the market according to which the share of “premium” cards in Russia accounts for about ***% of overall number of holders of plastic card.

CHAPTER 4

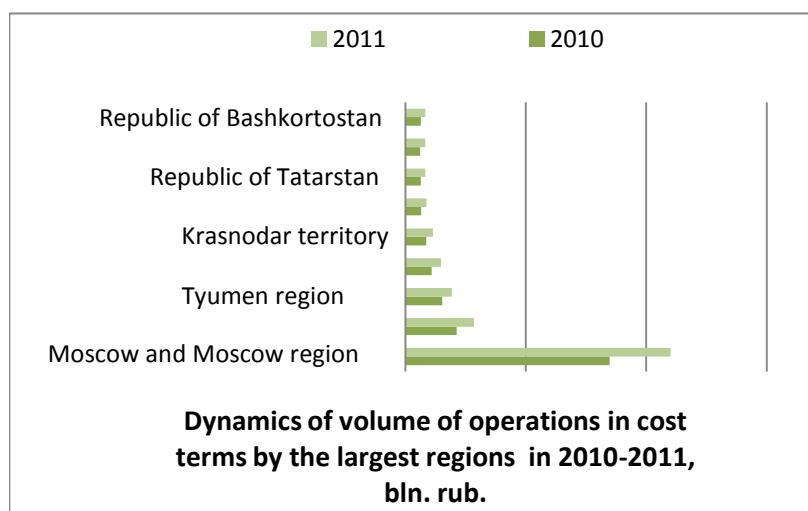
OPERATIONS WITH BANK CARDS

The number and volume of operations with bank cards has been significantly increased for the last years. The number of operations with bank cards is increased in *** times for 2008-2011 and the volume of operations – in *** times.



Moscow and Moscow region are also the leaders in number of operations with *** mln. operations

committed in 2011 that is by *** mln. times or by ****% more than 2010. The total growth in Russia was ****%.



LIST OF SCHEDULES, DIAGRAMS, TABLES AND SCHEMES

RESEARCH METHODOLOGY

LIST OF SCHEDULES, DIAGRAMS, TABLES AND SCHEMES

1. GENERAL ECONOMIC SITUATION IN RUSSIA

Schedule 1. Population number in Russia in 2000, 2005, 2010 and forecast for 2015 and 2020, ths. peop.

Table 1. Population number of the largest cities of Russia according to Russian general census of 2010, ths. peop.

Schedule 2. Dynamics of actual disposable money profit of population and its annual growth rate in 2000-2011*, %

Schedule 3. Dynamics forecast of population load rate in Russia in 2011-2031

Schedule 4. Dynamics of number of the employed and unemployed in RF in 2006-2010, ths. people

Schedule 5. Dynamics of share of the unemployed in economically active population by FD of RF in 2006-2010, %

Schedule 6. Dynamics of GDP in prices of 2008 in 2001-2011, bln. dollars

Schedule 7. Investments into the fixed capital of RF in 2002-2011

Schedule 8. Executed surplus/deficit of consolidated budget of RF in 2006-2011*, %

Schedule 9. Dynamics of total external debt of RF and its share in GDP in 2001-2011*

Schedule 10. Dynamics of structure of external debt of Russia by main sectors in 2001-2010, %

Schedule 11. Consumer price index in RF in 2001-2011, %

Schedule 12. Share of RF in the population of the world in 2000-2010 and forecast until 2100

Schedule 13. Share of RF in the world GDP in 2001-2011 and forecast for 2012-2016, %

2. SUBJECT OF RESEARCH

3. ISSUANCE OF BANK CARDS

Schedule 14. Emission of bank cards in 2008-2012*, mln. units

Table 2. Emission of bank cards by types in 2007-2011, ths. units

Diagram 1. Structure of bank cards by payment systems in 2008-2011, %

Table 3. Shares of Visa cardholders among the clients of Russian banks by card categories, %

4. OPERATIONS WITH BANK CARDS

Schedule 15. Number and volume of operations committed within the territory of RF and outside it with bank cards

Table 4. Number and volume of operations committed within the territory of RF and outside it with bank cards

Table 5. Dynamics of operation volume in money terms committed with payment cards by regions of RF in 2010-1st qt of 2012, bln. rub

Schedule 16. Dynamics of operation volume in money terms by the largest regions in 2010-2011, bln. rub.

Table 6. Number of operations committed with payment cards by regions of RF in 2010-1st qt of 2012, mln. times

Schedule 17. Dynamics of number of operations by the largest regions in 2010-2011, mln. times

Diagram 2. Regional structure of volume of operations with cards in money terms in 2010-2012, %

Diagram 3. Regional structure of number of operations with cards in 2010-2012, %

5. STRUCTURE OF BANK OPERATIONS WITH CARDS

Table 7. Volumes of operations with cards in money and quantitative terms in 2010-1st qt of 2012

Diagram 4. Structure of operations with bank cards in money terms by types in the largest regions of RF in the 1st qt of 2012, %

Diagram 5. Structure of number of operations with bank cards by types in the largest regions of RF in the 1st qt of 2012, %

Diagram 6. Structure of bank card market by total turnover of operations of payment systems in 2008-2011, %

Diagram 7. Structure of transactions in the online shops by cards of payment systems in the 1st six months of 2012, %

Diagram 8. Structure of spendings of the Russians abroad by means of bank cards by types in 2011-2012, %

6. LARGEST COMPANIES ON THE MARKET

Table 8. Largest banks by number of plastic cards in the circulation as of January 1, 2010-2012, units

Table 9. Rating of banks issuing plastic cards in 2011, units

Diagram 9. Rating of banks issuing plastic cards in 2011, units

Table 10. Rating of banks by number of own ATMs in 2012, units

7. TRENDS ON THE BANK CARD MARKET

Schedule 18. Most common operations committed with bank cards in 2012, %

Schedule 19. Number of plastic bank cards used in 2012, %

Schedule 20. Number of plastic bank cards used in 2012, %

8. FORECAST OF BANK CARD MARKET DEVELOPMENT FOR 2012-2014

Schedule 21. Dynamics of bank card market in 2008-2011 and forecast for 2012-2014

ABOUT INTESCO RESEARCH GROUP

ABOUT INTESCO RESEARCH GROUP

INTESCO RESEARCH GROUP is the analytical agency, specializing in development of high-quality business plans, feasibility studies and marketing researches both on federal and regional levels of RF. We provide our clients with up-to-date and accurate information, professional recommendations for conducting business.

All works of **INTESCO RESEARCH GROUP** are based on the proven investigation methods. When conducting marketing researches and developing the business plans, the agency applies the worldwide accepted methods of investments efficiency evaluation and they are based on the Russian and international quality standards.

Analysts of **INTESCO RESEARCH GROUP** are the graduates of the leading Moscow institutions of higher education (Moscow State University, Moscow Institute of Physics and Technology, Russian Academy of Economics after Plekhanov, Higher School of Economics, State University of Economics and Finance) and have deep knowledge in marketing, methods of marketing research arrangement, investment projects efficiency evaluation, preparing the analytical reports and business-forecasting.

Professional approach and service, highly-qualified specialists, deep knowledge of various markets, broad design experience and constant improvement allow the **INTESCO RESEARCH GROUP** to provide the high-quality service to all the clients.

Information from our reports is published in the largest Russian newspapers and magazines: “Vedomosti”, “Kommersant-Dengi”, “Rossiyskaya gazeta”, “Forbes”, “Russian Food Market”, “FoodService”, “RBK daily”, “Tsenovick”, “Moye delo. Magazin”, “MAXIM”, “Odnako”, “Khlebopekarnoe proizvodstvo”, “Producty i Pribyl”, “Konditerskaya sfera/khlebopechenie”, “Unipack.Ru”, and etc.

OUR CLIENTS



**PURPOSE OF OUR COMPANY IS TO ENSURE THE SUCCESSFUL
IMPLEMENTATION OF BUSINESS PROJECTS OF OUR CLIENTS**

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